IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)
ONG) Art Unit: 3692
Application No. 10/506,739) Examiner: Robinson, Kito R.
Filed: April 14, 2005) Confirmation No. 5266
FOR: ELECTRONIC TRANSFER SYSTEM)
AMENDMENT AND RESPONSE	TO FINAL OFFICE ACTION
MAIL STOP AMENDMENT Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450	BALLARD SPAHR LLP Customer Number 23859
The contract of the same to 1100	April 2, 2010

Sir:

In response to the Official Action dated December 2, 2009, Applicants respond as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 17 of this paper.